

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: **JOHN J. EICHMANN**Case No.: 17-29583Judge: POSLUSNY

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original☒ Modified/Notice RequiredDate: 3/19/2018☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
 CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DMInitial Debtor: JJE

Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 737.60 Monthly to the Chapter 13 Trustee, starting on October 1, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

<input checked="" type="checkbox"/>	Future Earnings
<input type="checkbox"/>	Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
 Description: _____
 Proposed date for completion: _____

☐ Refinance of real property:
 Description: _____
 Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
 Description: _____
 Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection		<input checked="" type="checkbox"/> NONE
a. Adequate protection payments will be made in the amount of \$ ____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).		
b. Adequate protection payments will be made in the amount of \$ ____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).		
Part 3: Priority Claims (Including Administrative Expenses)		
a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:		
Creditor	Type of Priority	Amount to be Paid
Daniel McCormack, Esq.	Attorney Fees	3,000.00
b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:		
<input checked="" type="checkbox"/> None		
<input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):		
Creditor	Type of Priority	Claim Amount
		Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor DITECH FIN. LLC	Collateral or Type of Debt 45 N. TERRACE AVE., MAPLE SHADE, NJ 08052	Arrearage \$309.01	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan) \$309.01	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

PNC MORTGAGE

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
DEPARTMENT OF THE TREASURY	INCOME TAXES	Paid 100%	20697.55
NEW JERSEY DIVISION OF TAXATION	State Taxes Owed	Paid 100%	2202.65

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
American Honda finance	0.00	Auto lease	Assumed	\$329.00
American Honda Finance	0.00	AUTO LEASE	ASSUMED	\$169.00

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

**TO ADD THE DITECH ARREARS AND CORRECT THE AMOUNT
OWED TO THE STATE OF NEW JERSEY**

Explain below **how** the plan is being modified:

**AMOUNT TO SECURED AND PRIORITY CREDITORS IS
AMENDED**

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date MARCH 19, 2018

/s/ Daniel McCormack, Esq.

Daniel McCormack, Esq.

Attorney for the Debtor

Date: MARCH 19, 2018

/s/ JOHN J. EICHMANN

JOHN J. EICHMANN

Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date MARCH 19, 2018 /s/ Daniel McCormack, Esq.
Daniel McCormack, Esq.
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: MARCH 19, 2018 /s/ JOHN J. EICHMANN
JOHN J. EICHMANN
Debtor

Date: _____
Joint Debtor

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 JOHN J. EICHMANN
 Debtor

Case No. 17-29583-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db
 517089073 +JOHN J. EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
 517258683 #+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 517089076 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517089077 CITIBUSINESS CARDS, PO BOX 9001037, Louisville, KY 40290-1037
 517089074 CITICARDS CBNA, POB, Sioux Falls, SD 57117
 517089075 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517089075 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517290140 +Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517089080 +DITECH FINANCIAL LLC, PO BOX 7169, Pasadena, CA 91109-7169
 517089081 +JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
 517089084 +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089091 NEW JERSEY DIVISION OF TAXATION, REVENUE PROCESSING CENTER, CORPORATION BUSINESS TAX,
 PO BOX 257, Trenton, NJ 08646-0257
 517089092 PNC, PO BOX 856177, Louisville, KY 40285-6177
 517089093 +PNC BANK, PO BOX 747032, Pittsburgh, PA 15274-7032
 517089094 PNC BANK, PO BOX 856177, Louisville, KY 40285-6177
 517167273 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 517259509 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982
 517089095 +PNC MORTGAGE, PO BOX 8703, Dayton, OH 45401-8703
 517240540 +STAPLES CREDIT PLAN, DEPT. 51 - 7816202971, PO BOX 78004, PHOENIX, AZ 85062-8004
 517184117 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 517089099 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2018 23:13:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2018 23:13:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517089070 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 20 2018 23:14:03 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 517110797 E-mail/Text: ebnbankruptcy@ahm.honda.com Mar 20 2018 23:14:03
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
 Irving, TX 75016-8088
 517113425 E-mail/Text: mrdiscen@discover.com Mar 20 2018 23:13:11 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517089079 +E-mail/Text: mrdiscen@discover.com Mar 20 2018 23:13:11 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517268929 E-mail/Text: bankruptcy.bnc@ditech.com Mar 20 2018 23:13:40
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 517089078 E-mail/Text: cio.bncmail@irs.gov Mar 20 2018 23:13:29 DEPARTMENT OF THE TREASURY,
 INTERNAL REVENUE SERVICE, PO BOX 9052, Andover, MA 01810
 517280969 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2018 23:10:55
 Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
 517281916 E-mail/Text: bnc-quantum@quantum3group.com Mar 20 2018 23:13:47
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517089096 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2018 23:11:16 Synchb/care Credit,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 517292071 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2018 23:11:16 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 517089097 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2018 23:10:25 Synchrony Bank/Lowes,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 517089098 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2018 23:11:16 Synchrony Bank/Old Navy,
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517089071* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AMERICAN HONDA FINANCE, PO BOX 168088, Irving, TX 75016)
 517089072* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AMERICAN HONDA FINANCE, PO BOX 168088, Irving, TX 75016)
 517089082* +JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
 517089083* +JACQUELINE EICHMANN, 55 EAST OAK AVE., Moorestown, NJ 08057-2537
 517089085* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089086* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089087* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089088* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089089* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124
 517089090* +JOHN EICHMANN, PC, 212 HADDON AVE., Collingswood, NJ 08108-1124

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 35

Date Rcvd: Mar 20, 2018

***** BYPASSED RECIPIENTS (continued) *****

TOTALS: 0, * 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Daniel McCormack on behalf of Debtor JOHN J. EICHMANN d.mccormacklaw@verizon.net
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Frank J Martone on behalf of Creditor PNC Bank National Association bky@martonelaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7